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# F. C. I. News Letter

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## The FEDERAL CROP INSURANCE CORPORATION United States Department of Agriculture Washington, D. C.

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Number 11

News Letter is designed to inform field workers of the AAA and FCIC of developments in the crop insurance program and is not for general distribution

### SPRING WHEAT APPLICATIONS

#### WILL EXCEED 100,000 MARK

More than 127,000 wheat growers had paid their premiums for all-risk crop insurance by March 31 with applications still pouring in to the Minneapolis branch office from spring wheat counties. During the week ending March 31, nearly 7,000 spring wheat applications were received in the Minneapolis office bringing the total up to 91,429 and the number of spring wheat policies issued up to 13,949. Total applications sent in to all branch offices as of March 31 numbered 296,606; total policies issued, 120,045.

The Minneapolis office has received a total of 44,672 applications from Wisconsin, Minnesota, South Dakota, Montana, northern Idaho, Washington, and Oregon, while 46,577 applications have been received from North Dakota alone. Minnesota leads, however, for policies issued with 3,700. It is expected that policy-issuing activity will be brisk during the next few weeks due to the passage of the Wheeler amendment permitting the assignment of ACP payments to pay crop insurance premiums.

At the close of business March 31 the wheat reserve of the Corporation was slightly over 4,352,000 bushels of which approximately 3,147,100 were purchased by the Kansas City branch office and 1,205,000 bushels by Minneapolis. A tabulated progress report appears on page 2.

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### INSTITUTIONAL LANDLORD

#### INSURERS ARE INCREASING

With the approach of the end of the 1939 crop insurance program in the spring wheat region, applications from institutional landlords are being received by the Minneapolis branch office in ever increasing numbers. North Dakota alone will produce more than 5,000 institutional landlord applications, J. H. Fraser, manager of the branch office, estimates. A large number are expected from South Dakota and smaller volumes from Minnesota, Montana, Oregon, Idaho and Washington.

About 60 institutional landlords are represented in the applications already received, according to O. J. Ditto, assistant field liaison officer. Besides the Federal Land Bank, requests for insurance have been received from the National Life, Bankers Life, Royal Union Fund, Metropolitan Life, Phoenix, A.O.U.W., Prudential, Security Mutual Life, Minnesota Mutual, Lincoln National Life, Old Line Life, Union Trust Company, and many others.

## COMBINED REPORT OF BRANCH OFFICES

March 31, 1939

State	Applica- tions received	Premium notices issued	Premiums received	Premiums received Percent	Policies issued
<u>KANSAS CITY BR.</u>					
Ohio	25,150	25,005	10,337	41.3	10,229
Indiana	17,877	17,778	11,223	63.1	11,074
Illinois	21,737	21,634	12,262	56.7	12,057
Michigan	9,713	9,659	5,077	52.6	5,008
Iowa	6,781	6,697	4,650	69.4	4,573
Missouri	31,529	31,406	15,897	50.6	15,712
Nebraska	29,310	28,944	12,841	44.4	12,850
Kansas	26,490	26,300	14,965	56.9	14,858
Oklahoma	13,226	13,173	8,850	67.2	8,524
Texas	6,001	5,943	3,708	62.4	3,605
Idaho (South)	1,353	1,259	435	34.5	343
Wyoming	835	777	246	31.7	232
Colorado	5,065	4,785	929	19.4	817
New Mexico	395	390	112	28.7	108
Utah	756	739	447	60.5	410
Nevada*	39				
California	1,452	1,409	974	69.1	914
TOTAL	197,709	195,898	102,953	52.5	101,314
<u>MINNEAPOLIS BR.</u>					
Wisconsin	242	227	153	67.4	147
Minnesota	15,706	15,243	4,824	31.6	3,700
North Dakota	46,577	39,732	5,269	13.3	3,514
South Dakota	18,620	17,156	4,186	24.4	2,543
Montana	5,368	4,862	1,958	40.3	1,626
Idaho (North)	1,399	1,381	941	68.1	880
Washington	2,505	2,472	1,244	50.3	1,119
Oregon	832	765	519	67.3	420
TOTAL	91,429	81,838	19,094	23.3	13,949
<u>WASHINGTON BR.</u>					
New York	820	816	653	80.0	632
New Jersey	32	32	29	90.6	29
Pennsylvania	3,521	3,510	2,301	65.5	2,194
Delaware	170	169	79	46.7	73
Maryland	1,546	1,537	982	63.9	945
Virginia	1,377	1,373	914	66.6	908
West Virginia	2	2	1	50.0	1
TOTAL	7,468	7,439	4,959	66.7	4,782
Kansas City Total	197,709	195,898	102,953	52.5	101,314
Minneapolis Total	91,429	81,838	19,094	23.3	13,949
Washington Total	7,468	7,439	4,959	66.7	4,782
COMBINED TOTAL	296,606	285,175	127,006	44.5	120,045

\* Applications only on record

## AAA PAYMENTS AVAILABLE

### FOR INSURANCE PREMIUMS

Advances from prospective agricultural conservation payments to finance premiums due on crop insurance policies are to be available immediately to spring wheat growers, the Agricultural Adjustment Administration and the Federal Crop Insurance Corporation announced recently. Advances will be made under the authority granted the Secretary of Agriculture by an amendment to the Agricultural Adjustment Act of 1938, approved March 25, 1939 by the President. The plan calls for the AAA paying direct to the Corporation the amount of the crop insurance premium due for the grower, which amount will be deducted from future AAA payments which may be earned by the grower. Advances will be available to all wheat growers who are participating or who agree to participate in the AAA program.

Advances in connection with the 1939 crop insurance program will be available only to spring wheat growers. The plan for making advances consists of a "check-off" arrangement under which a farmer may file a request for an advance with his county AAA committee. Upon the receipt of such a request the county committee will determine the amount of premium due under the grower's policy. On approval of the request the AAA will pay the advance to the Corporation and a paid-up crop insurance policy will be issued to the producer. The amount of the advance for the premium will be deducted from future payments due the producer.

"This new source of funds for financing premium payments should prove to be of material assistance to spring wheat growers who want to insure their wheat crops but who have been unable to obtain cash, wheat, or credit with which to pay their premiums," said Leroy K. Smith, manager of the Corporation. "This will be particularly helpful in those states which have been hard hit by drought in recent years where a large number of producers have applied for crop insurance and where the AAA payments are practically their only source of funds with which to pay their premiums." Officials indicated that the closing date on premium payments would not be set until all growers in the spring wheat area had had an opportunity to file requests for advances.

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### 1,400 WASHINGTON GROWERS

#### MAY GET ALL-RISK POLICIES

On March 13, wheat farmers in 19 counties of Washington had paid their premiums for all-risk crop insurance. After a trip through the northern part of the state, W. Howard Mann, state executive officer, reports that farmers are watching developments of the crop insurance program with increased interest. He states, however, that they will not have a high number of spring wheat applications because the number of farmers who seed spring wheat exclusively in Washington is limited. Mr. Mann expects that approximately 1,400 policies will be issued in the state.

The State Crop Insurance Conference held on March 1 and 2 at Ritzville, Wash., was a decided success according to Mr. Mann. At the conference the loss adjustment procedure was explained by Henry Reinert and Ernest Hatch.

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### MINNEAPOLIS OFFICE GETS

#### 5,000 REQUESTS IN 1 DAY

The peak period of crop insurance business in the spring wheat region is keeping the Minneapolis branch office working at top speed nowadays. Almost 5,000 applications were received March 21, the heaviest day experienced so far. Applications are still being received in the branch at the rate of more than 1,000 a day. Indications now are that the spring wheat region will produce about 100,000 applications under the 1939 program.



## CROP INSURANCE INTEREST

## INCREASING IN COLORADO

Spring wheat applications from 32 wheat-growing counties of Colorado will exceed 1,000 according to a report from State Executive Officer H. H. Simpson. County workers have assured their state office that a large percentage of these applications will mature into policies. Mr. Simpson says that the increased interest of farmers in the crop insurance program has been very noticeable during the spring wheat application writing period, and that "We feel that the 1940 program will be much more attractive and popular in this state, and expect an increase in the number of policies."

In order that crop insurance workers of the state may have complete knowledge of their responsibilities pertaining to the adjustment of crop losses to insured farmers, Mr. Simpson stated that county schools for training in adjustment procedure were to be completed by March 18.

Only five notices of damage to growing crops were reported to the Colorado state office on March 13. At that time the prospects for winter wheat were very good in nearly all counties of the state. Less than normal winter-kill, wind erosion, or drought conditions had existed with moisture for the winter above normal.

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## SIGN-UP PERCENTAGE HIGHEST

## AMONG SPRING WHEAT GROWERS

According to the 1935 Census the leading 16 winter wheat states served by the Kansas City branch office reported 651,163 farms as threshing winter wheat in 1934. From these same states the Corporation received 197,316 applications for all-risk crop insurance on winter wheat to be harvested next summer. Thus, one application was written for every 3.3 farms that threshed wheat in 1934.

Based on the same authority 175,847 farms in the eight states served by the Minneapolis branch office reported spring wheat threshed in 1934. Up to March 7 more than 76,500 spring wheat growers had applied for all-risk insurance on crops to be threshed this coming fall. This makes one application for each 2.3 spring wheat farms harvesting wheat in 1934.

The higher percentage sign-up in the spring wheat area is attributed to the fact that spring wheat growers had a longer time in which to consider the service offered them through all-risk crop insurance.

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## RAINFALL FOR NATION

## IS WELL ABOVE NORMAL

The United States Weather Bureau's Weekly Weather and Crop Bulletin for March 21 reports that the past winter was unusually wet for the country as a whole. Most states had above-normal precipitation, Colorado having moisture 25 percent above normal, New Mexico 41 percent, Oklahoma 13 percent, and Texas 10 percent.

Florida was the only state east of the Mississippi showing a deficiency and the Pacific Coast states, with the exception of Washington, had less than normal precipitation. California had only 65 percent of normal. Kansas and Nebraska, two of our most important wheat-growing states had less than normal precipitation with 87 and 89 percent respectively.

**WANTED: FIELD ACTIVITY INFORMATION**

As stated in an earlier issue of News Letter, information is like lubricating oil. To work smoothly and most effectively any organization must keep its workers informed about what other workers are doing and how they are doing it. Most important of all to our organization is information from and about men in the field who actually make the crop insurance program operate. It is hoped that News Letter will in the future carry more and more human interest stories about the activities of men in the field who make things happen and unquestionably the best source of such material is from these men themselves.

In general, News Letter has carried and will continue to carry information on the progress of the program as a whole, messages from the manager on current problems and interpretations of policy, background material to aid workers in understanding the philosophy and economics of crop insurance, and sales aids such as model letters, illustrations, etc., designed to show how crop insurance is a distinct service to the wheat grower.

In addition to this it is highly desirable that more reports of field activities be submitted for publication including feature stories on counties that have shown outstanding interest in the program, success type stories about workers who have done outstanding work, summaries of crop insurance in any given state, and stories that are linked up with what insured farmers have to say about crop insurance. In order that more of this latter type of material be developed, it is requested that field workers in all phases of the program make it a part of their routine to "keep an eye peeled" for little nuggets of information that will help to coordinate and more closely knit together all the activities of the Corporation. Simply jot down what may be of interest to others and send it in to your state office.

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**CROP INSURANCE ADJUSTERS**

**FOR KANSAS ARE SELECTED** District schools of instruction on the loss-adjustment procedure were completed in Kansas March 10. County committeemen, county crop insurance adjusters, county supervisors, and in most cases, county agents attended these instructive meetings. The meetings were conducted by Kansas State Crop Insurance Supervisor Lawrence Norton with the help of a representative of the state AAA office.

The Kansas Agricultural Conservation Committee has employed eight district crop insurance adjusters to assist county committees in adjusting crop losses of insured wheat growers. All of the men chosen are wheat farmers at the present time or have had considerable wheat farming experience. It is the policy of the state committee to give trained efficient employees steady employment if possible. "The plan to use recheck supervisors as district crop insurance supervisors should work out very well, as work required in the different capacities is seasonal and, by combining the recheck supervisor work with adjustment work, year around employment can be provided."

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**NO SNOW TOO DEEP!**

From Colorado State Executive Officer H. H. Simpson comes a report that crop insurance workers in various wheat-growing counties of the Western Slope area were equipped with skis and snowshoes to go after spring wheat applications.

## OVER 25,000 POLICIES MAY

## BE ISSUED IN NORTH DAKOTA

Although North Dakota tops the nation for applications received the number of policies issued in that state will be dependent largely upon authorization of wheat growers to pay premiums from their ACP benefit payments, J. T. E. Dinwoodie, state executive officer, says. The way was cleared for this procedure by passage of the Wheeler amendment to the Agricultural Adjustment Act. It is estimated that between 25,000 and 30,000 policies will be issued in the state.

This, coupled with a legislative act passed by the North Dakota state legislature, has brightened prospects for policies in the Flickertail state considerably. The legislative act expected to stimulate issuance of policies allows crop mortgages to be taken by agencies other than Federal departments. Prior to this action, only Federal agencies were permitted to take crop mortgages in North Dakota. Mr. Dinwoodie reports that indications are that spring seeding started about April 1. Meanwhile, state leaders are arranging meetings with county committeemen for compilation of data for the 1940 program and the discussion of adjustment procedure. Leading counties in North Dakota in the number of policies issued include Cavalier, Barnes, Cass, Nelson, Pembina, Ramsey, Traill and Walsh.

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## 18,000 MINNESOTA GROWERS

## APPLY FOR CROP INSURANCE

Charles W. Stickney, Minnesota AAA chairman, writes that the original goal for wheat insurance applications will be exceeded by a wide margin. Approximately 18,000 Minnesota applications have already been forwarded to the Minneapolis branch office. Premiums on spring wheat coverage are being paid without delay, indicating that a high percentage of applications will turn into policies before a premium collection deadline is announced. Collections have been slow in the Red River Valley due to storms and blocked roads in the last few weeks. Mr. Stickney also reports that the amendment to allow assignment of 1939 ACP checks to pay this year's premiums will increase the number of spring wheat policies considerably.

It is probable that a normal winter in Minnesota with plenty of snow will bring winter wheat through without much loss. Present moisture conditions are favorable for wheat in most parts of the state. Where Red River Valley farmers were able to plant a large part of their wheat acreages in March last year, seeding this year will be somewhat later. Guy Smith, Corporation representative, last week explained to Minnesota farmer-fieldmen and blockmen the procedure to be followed in next year's insurance program. Counties are hard at work preparing for the 1940 sales campaign.

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## ADJUSTMENT PROCEDURE

## IS NOW IN OPERATION

Crop-loss adjustment work is progressing smoothly in the field according to Tom C. Allington, special field representative of the Corporation at Lincoln, Nebr. He believes, after observing the work of county adjusters for several weeks, that the procedure as formulated for adjusting losses is going to work out very satisfactorily. Although conditions have been reasonably favorable this winter for crops in the winter wheat area, approximately 75 complete losses have been adjusted so far in Texas and Oklahoma. Settlement of these losses will be made immediately.



## CARSON COUNTY FARMERS

HOLD DUST CONTROL MEET Although the recent dust storm in Carson County, Tex., boosted the number of applications for adjustments on total losses, it has not had a tendency to create an attitude among dust-affected farmers to "let the wind blow -- I've got insurance." In fact before the dust had well settled farmers from all sections of the county held a joint meeting with the county agricultural committee and the county commissioners with the purpose of developing a united front to prevent wind erosion.

As a result of the meeting five motions were drawn up as follows:

- (1) To send out letters to all farmers 1 year in advance warning them to plant a border cover crop around fields and to care for their land in a way that will prevent blowing; in the event blowing starts to have machinery ready to combat it; and that failure to cooperate would draw a penalty of one dollar an acre from Government farm checks if the land became a blowing hazard.
- (2) Ask the county commissioners to be more careful in working barrow pits along roads during the growing season to prevent the loosening of dirt to blow on fields.
- (3) To organize districts similar to the old county AAA divisions and have meetings of farmers in each district to take care of blowing land through cooperation.
- (4) To appoint a committee to study some means of giving immediate help to farmers whose land is blowing and are not equipped to stop it.
- (5) To appoint a committee to contact the state AAA committee with a view to working out satisfactory provisions of the farm program to cope with county problems.

Charley Heaston, Carson County's crop insurance supervisor, who is checking up on losses caused by the recent dust storm, states that total losses are scattered and that no particular part of the county received the brunt of the damage.

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## OREGON COLLECTIONS HIGH;

ADJUSTMENT MEETINGS HELD Premium collections in Oregon on March 9 stood at about 70 percent according to State Executive Officer N. C. Donaldson. He believes that this percentage will be increased because applications from many winter wheat growers were at that time not accounted for in the Branch Office. Mr. Donaldson states that meetings were held on February 27 and 28 relative to the loss adjustment procedure. The first meeting was held at Corvallis with some of the Willamette Valley counties represented as well as the state office and extension service.

The second meeting was held at Pendleton in Umatilla County and was attended by representatives from all of the important wheat counties of the area. These meetings were conducted by Henry Reinert and Ernest Hatch of the Western Division and Raymond L. Suppes, field representative for the Corporation. Mr. Donaldson states that the meetings were well attended, very instructive, and well accepted by the county committeemen, crop insurance supervisors, county agents and others from the various wheat counties. He also claims that from the present outlook it is unlikely that many losses will occur in the state unless something happens within the next month.

## YIELD AND RATE PROCEDURE

FOR 1940 PROGRAM APPROVED      The county yield and rate procedure for 1940 wheat crop insurance has been established and printed copies of the procedure along with the forms pertaining to this phase of the 1940 program are now being distributed to the state and county offices. State committee chairmen have been advised to proceed with community committee meetings to select representative key farms as outlined in advance and tentative copies of the county yield and rate procedure.

The procedure requires that representative farms be selected from all parts of the area in any county in which wheat is grown and shall represent the various soil types and soil conditions of farms in the county; the difference in farming operations, the various risks to which the farms in the county are subject, and all other factors having a bearing on the appraisal of yields and loss costs. The spread of yields in the key farm group shall be typical of the spread in yields for all wheat farms in any given county, including farms of both the lowest yield group and the highest yield group. The loss experience of the key farm group shall be typical of the spread in loss experience for all wheat farms in the county.

A summary of the procedure for establishing yields and rates for the 1940 program is contained in Form FCI-1--Wheat-1940, County Yield and Rate Procedure, which is as follows:

First. The county committee shall prepare a tentative work list of farms to be used as key farms, using ACP listing sheets and 1939 crop insurance applications as a basis for selection.

Second. Clerical help shall prepare from available records Form FCI-2, Crop Insurance Work Sheet, in duplicate for each farm on the tentative work list. They shall also prepare a county map showing by dots the location of the key farms in the county.

Third. The county committee shall review the work sheets, making such revisions and appraisals of annual yields as are advisable and allowable, and designate the farms to be used as key farms.

Fourth. Clerical help shall prepare Form FCI-3, Key Farm Listing Sheet, for approval by the county and State committees and the Federal Crop Insurance Corporation.

Fifth. Clerical help shall then prepare work sheets and listing sheets for other farms, for which reliable and applicable annual yield data are readily available. The county committee shall review such sheets and submit them for approval by the State committee and the Federal Crop Insurance Corporation.

Sixth. Clerical help shall then list on Form FCI-4, Appraised Farm Listing Sheet, all other wheat farms on which a wheat acreage allotment was established under the most recent agricultural conservation program.

Seventh. Upon receipt of the approved Key Farm Listing Sheet, clerical assistants shall prepare a revised county map and a dot chart for key farms.

Eighth. The committee shall appraise the adjusted average yield and premium rates for each farm on the Appraised Farm Listing Sheets. A dot chart for appraised farms shall be prepared.

Ninth. Adjusted average yields and premium rates per acre for all farms on all listing sheets shall be revised, if necessary, to meet county check yield and county check premium rates.

Tenth. After appraised yields and premium rates have been finally established by the county committee, all listing sheets, with the related papers, shall be immediately forwarded to the State office for approval by the State committee and the Federal Crop Insurance Corporation.

Eleventh. As soon as the approved copy of the Appraised Farm Listing Sheet has been received in the county office from the State office, a letter shall be mailed to each person who will have an insurable interest in the 1940 wheat crop on any listed farm, stating the adjusted average yield and premium rates for the farm. This shall be done not only for the farms on the Appraised Farm Listing Sheet, but also for those on the Key Farm Listing Sheet and the Historical Farm Listing Sheet.

If no objection is received within 15 days after notices have been mailed, the county committee shall assume that such yields and rates are satisfactory. If objections are received, the county committee should consider them, and when revisions are warranted, such revisions shall be submitted to the State office for approval.

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### THREE-FOURTHS OF CROP LOSS

CHARGED TO ADVERSE WEATHER      Records based on long-time investigations as to the causes of wheat crop losses show that "old man weather" is responsible for about 73 percent of the damage to crops. Drought alone has caused 33 percent of the damage to wheat and consequently is the major cause of damage to the Nation's wheat crop. Too much rain causes 8 percent of damage to wheat; floods, 1 percent; freezes, 14 percent; hail, 4 percent; storms and hot winds, 7 percent, and other weather, 1 percent. Insects are believed to cause about 9 percent of crop damage and plant diseases about 17 percent.

An all-risk crop insurance policy assures wheat growers of wheat to sell despite these hazards. W. A. Talbot, manager of the Kansas City branch office, recently made the statement that "The great service possible through crop insurance is illustrated by the fact that each year wheat growers sacrifice an average of more than 300 million bushels to unfavorable weather, insects, and plant disease. We know that often this great loss is not spread evenly over the country, but may fall with great force on some few regions." Crop insurance does not prevent the damage, Mr. Talbot says, but it does serve to spread the loss out more evenly among the Nation's wheat producers, and thus saves certain regions or individuals from having to bear the full shock of crop failure.

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### 1939 WINTER WHEAT

ACREAGE REDUCED      From eleven wheat-growing countries it has been reported that the winter wheat acreage for harvest in 1939 is about 7 percent below the comparable figure for 1938. The United States and Canada report nearly an 18 percent reduction. Most European countries report a slight increase, while heavy losses were reported in France, Germany and Belgium, due to unfavorable weather conditions. In England and Wales the acreage devoted to winter wheat was estimated to be about 8 percent below 1938.



## KANSAS NEWSPAPER FEATURES

## STORY ON IMPROVED FARMING

"Farming today is a profession that requires business ability, careful, thrifty management and constant study and observation if it is to be practiced at a profit. Farming has become a learned profession." This was the theme of an article to which the Sunday, March 12, edition of The Southwest Daily Times of Liberal, Kans., devoted nearly 400 column inches of text and illustrative matter. The article is entitled "If Johnny Isn't Very Bright, He'd Better Go To Town These Days," and goes on to state what has and is being accomplished by farmers themselves with the cooperation of the Extension Service, agricultural colleges, Farm Bureau, the National Grange, 4-H clubs and such Federal agencies as the Crop Insurance Corporation, Agricultural Adjustment Administration and the Soil Conservation Service.

"Because there is little or no competition from other farmers, it is not to be thought that there is no competition in agriculture, and that therefore it is a simple, easy profession. The farmer competes with drought and flood, with hail, with the possibility of depleting his soil, with erosion, grasshoppers, rust, too late or too early freezing, smut and farm markets -- to name only a few. . .

"Today there is less opportunity for the speculative or backward farmer to survive. You hear that every farmer is a gambler. He certainly is -- a smart gambler. A good farmer figures his odds, and if they aren't in his favor he doesn't wager. Like a smart gambler, the smart farmer keeps the elements of chance at a minimum, and every possible phase under his control. . ."

Not long after the passing of the last "new land" frontier "farmers began turning to every possible source for new information, new knowledge of how to improve their farming, how to increase their chances of producing crops. To meet their desire and need for this education in their vocation, new agencies and organizations were developed. . . Farming became a business that required business-like methods, where half-hearted, slipshod practices failed to show a profit. As farming became more difficult the farmer began studying and learning more and more about it, educating himself in his profession, increasing the efficiency of his work. He had to, or he'd go broke."

The above excerpts seem quotable because they suggest that a new era for agriculture has been established. The place of crop insurance in the new order of things should be obvious to crop insurance workers whose job it is to help sell the program to other farmers in their community.

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## SPRING WHEAT APPLICATIONS

## COVER OVER 6,000,000 ACRES

Spring wheat growers have applied for insurance on more than 6,000,000 acres, a study of reports from seven of the eight states in the region shows. North Dakota, which leads with the largest number of applications, also has the largest acreage with its requests for insurance. The total acres covered by the applications is 3,471,409 with South Dakota second with 835,558. The acreage of other states as of March 1 include: Minnesota, 559,485; Montana, about 465,000; Washington, 374,573; Idaho, 247,462, and Oregon, 87,519.